

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TRACY CANFIELD  
KEVIN CANFIELD  
Debtor(s)

Case No. 15-13844

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/17/2015.
- 2) The plan was confirmed on 08/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/12/2018.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$328,825.00.
- 10) Amount of unsecured claims discharged without payment: \$47,845.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$71,400.00
Less amount refunded to debtor	\$1,983.70

**NET RECEIPTS: \$69,416.30**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,886.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,100.21
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,986.21**

Attorney fees paid and disclosed by debtor: \$1,114.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	7,988.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Secured	3,500.00	11,534.33	11,534.33	0.00	0.00
ALLY FINANCIAL	Secured	4,102.00	3,915.42	3,915.42	0.00	0.00
ALLY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	2,214.00	2,068.10	2,068.10	2,068.10	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
BMO HARRIS BANK	Unsecured	0.00	NA	NA	0.00	0.00
BMO HARRIS BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	3,650.00	3,650.06	3,650.06	3,650.06	0.00
CAVALRY SPV I LLC	Unsecured	3,731.00	3,731.12	3,731.12	3,731.12	0.00
CAVALRY SPV I LLC	Unsecured	5,544.00	5,544.83	5,544.83	5,544.83	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	9,564.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	6,491.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	1,292.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE CO	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/BEST BUY	Unsecured	0.00	NA	NA	0.00	0.00
CITI	Unsecured	0.00	NA	NA	0.00	0.00
CITIMORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMUNITY BANK OF OAK PARK	Unsecured	0.00	NA	NA	0.00	0.00
COMMUNITY BANK OF OAK PARK	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	278.00	277.95	277.95	277.95	0.00
DISCOVER BANK	Unsecured	8,009.00	8,044.50	8,044.50	8,044.50	0.00
DISCOVER BANK	Unsecured	12,227.00	12,227.30	12,227.30	12,227.30	0.00
DISCOVER FIN SVCS LLC	Unsecured	0.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
GEGRB/EMPIRE	Unsecured	0.00	NA	NA	0.00	0.00
GLENVIEW STATE BANK	Unsecured	0.00	NA	NA	0.00	0.00
OAK BROOK BK	Unsecured	0.00	NA	NA	0.00	0.00
PNC MORTGAGE	Secured	220,895.00	241,450.80	241,450.80	0.00	0.00
PNC MORTGAGE	Unsecured	20,207.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	8,849.00	8,774.61	8,774.61	8,774.61	0.00
ROBERT J ROSS	Unsecured	12,000.00	11,603.00	11,603.00	11,603.00	0.00
Sears/Cbna	Unsecured	0.00	NA	NA	0.00	0.00
STATE FARM	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB CARE CREDIT	Unsecured	82.00	NA	NA	0.00	0.00
SYSTEMS & SERVICES TECH INC	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	4,525.00	6,460.40	6,460.40	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	2,221.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	7,587.00	7,508.62	7,508.62	7,508.62	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
VON MAUR	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK DFS	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Financial Cards	Unsecured	0.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$241,450.80	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,910.15	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$263,360.95</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$63,430.09</b>	<b>\$63,430.09</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,986.21</u>
Disbursements to Creditors	<u>\$63,430.09</u>

**TOTAL DISBURSEMENTS :** **\$69,416.30**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.